

### **SCHEDULE 3**

#### **Statement of Work #1 for Initial Development Project: Integration with MAC One-Time Phone (OTP) Authentication**

##### **Project Description**

Mobile Authentication Corporation ("MAC" or "Reseller") provides ~~of~~ an out-of-band, one-time password solution used to authenticate financial transactions. MAC seeks to expand their business to include payment gateway capabilities through a partnership with TNS.

The Initial Development Project set forth in this Schedule 3 of the ~~associated with this~~ Agreement requires TNS to integrate the TNSPay Gateway Hosted Payment Page interface into the MAC OTP service. This involves the TNSPay Gateway integrating with the MAC API to call the OTP service for two-factor authentication of payers using a mobile phone.

MAC intends to leverage the TNSPay Gateway together with the MAC OTP service to enable merchants who require two-factor authentication of the cardholder for payments.

##### **Project Fees**

TNS will invoice MAC the fees set forth in Schedule 1 herein in connection with this Initial Development Project. Specifically, Reseller shall pay TNS \$20,000 upon execution of this Agreement. TNS will invoice Reseller in the amount of \$15,000 once the development of the interface with MAC's OTP system is complete and made available by TNS to Reseller to transmit one-time phone authentication requests in the TNSPay Gateway User Acceptance Testing (UAT) environment pursuant to the SOW #1.

##### **Scope of Work**

For this Initial Development Project, MAC is contracting TNS to develop and integrate the following features/functions into the TNSPay Gateway:

- Hosted Payment Page (HPP) will provide for OTP authentication to occur prior to processing a credit or debit transaction via the TNSPay Gateway.
- TNS will manage, style/theme and control the User Interface (UI) required to prompt and collect the OTP.
- TNS will integrate to the MAC OTP API to provide the authentication.

##### **Out of Scope**

By agreeing to the scope of this Initial Development Project, MAC understands and agrees that the following items are specifically excluded from the scope of this Project:

- Integration of the MAC OTP service via TNSPay DirectAPI, Hosted Payment Form, Merchant Administration, or other TNSPay Gateway integration methods as may be offered from time to time

##### **Project Documentation**

Both parties understand and agree that TNS will produce no custom documentation for MAC in connection with the Initial Development Project.

##### **Assumptions**

In undertaking the work detailed in this Schedule 3, TNS assumes and relies upon the following statements:

1. OTP authentication is performed before payment processing.
2. Merchants may not request to bypass OTP services on a per transaction basis.
3. Certification of the integration to MAC is a simple process, which can be completed in one to two (1-2) business days.

#### **MAC's Responsibilities**

MAC will be responsible for providing TNS with the following:

1. Access to a production & test system where TNS can send authentication requests for development, testing, and certification. This platform is available to TNS 24x7.
2. MAC will provide TNS with a set of test scripts required for certification to validate the integration is functioning correctly and meets MAC's requirements.
3. Access to a MAC resource to assist TNS with any development, testing or certification questions that arise during the Initial Development Project. This resource must be available to respond to requests from TNS within one (1) business day and ensure timely responses to TNS questions.